## Remarks at a Democratic National Committee Grassroots Rally for Senatorial Candidate Valdez V. "Val" Demings and Gubernatorial Candidate Charles J. Crist, Jr., in Miami Gardens, Florida

*November 1, 2022* 

The President. Hello, Florida! Hello, hello, hello, Well, hello, Florida!

Audience members. Let's go, Joe! Let's go, Joe! Let's go, Joe!

*The President.* Well, thank you, thank you. And you've been—[laughter]. Well, as my mother would say, "God love you all." You got caught in the front pew. No way to stand, huh? Well, God love you. Well, thank you very much.

Look, Macarena, thanks for that introduction. It's great to be at Florida Memorial University, one of the Nation's great HBCUs. I'm a big fan of HBCUs. I got my start at one of those other HBCUs, Delaware State University. Okay—it's pretty good, man.

Audience members. [Inaudible]

The President. Anyway. [Laughter] Anyway, look, you know, talking to students about my administration's plan to provide student loan relief for working and middle class folks. Talking about my historic commitment to HBCUs that included \$5.8 billion in investment at HBCUs.

Well, let me tell you: One of the great ways to honor HBCUs' legacy is to vote, vote. Look——

Audience members. Vote! Vote! [Laughter]

The President. You can do it. I'm telling you, you can make the difference.

Last time in Florida—I was in Florida was almost a month ago, just after Hurricane Ian hit. We surveyed the damage on the ground in Fort Myers and the surrounding community areas by helicopter. The damage and destruction was historic and horrific. It was almost unimaginable. And I said then that it's going to take not weeks and months, but years to fully recover and rebuild.

But I gave the people of Florida my commitment to—this country's commitment that you will not go through this alone. We ain't going home. My administration has been following through on those commitments to get the people of Florida what they need as fast as we can and help you rebuild.

So far, \$1.7 billion in assistance has gone to this State. We've set up 23 disaster recovery centers where survivors can register for help. And FEMA has performed over 180,000 home inspections.

The U.S. Small Business Administration has approved another \$460 million for low-interest loans to business owners, renters, and homeowners. And like I said, this is just the beginning of our effort. We'll be with you every step of the way. We're not going home.

Folks, it's great to be with the next Governor of Florida, Charlie Crist. And great to be with the next U.S. Senator, Val Demings. I know them both really well.

Charlie—Charlie is a guy you know and trust. He's always, always working for you, fighting for working families like yours. It was great—he was a great Governor before, and he'd make an even greater Governor again because of who he's going to be replacing.

Folks, whether it's building an economy that works for everyone or keeping communities safe and protections and right to choose, Val—Chief Val Demings, she's the real deal, defined by one word: commitment. Commitment. She does what she says.

And, folks, she's fighting for seniors to protect their Social Security and Medicare. She literally put her life on the line to serve and protect the people of this State. And when it comes to public safety, she knows what it takes.

Folks, imagine Chief Demings on the beat in the United States Senate. I can hardly wait. I can hardly wait. [*Laughter*] They ain't seen nothing yet. They haven't seen nothing yet. Oh, man, you've got a hell of a delegation.

And, folks, we need to elect Charlie and Val, and we need to elect Democrats up and down the ballot, including your outstanding Members of Congress, Debbie and Frederica and Sheila. If we do that, Florida is not going to be only a better place, so will America be.

Look, on a very serious note, that's why we're all here. That's why we're all here. Seven days. Seven days until the most important election in our lifetime. You've heard me say it before: We're at in inflection point in history. It comes about every five of six generations. So much has changed in America and around the world that the decisions we make—the decisions you make—over the next 2 to 3 years are going to determine the fate of this country—not a joke—for the next decade to two decades.

There's a lot at stake—a lot. But so much opportunity.

[At this point, an audience member waved a piece of paper.]

Put the paper down. I'm not coming and getting it. Okay? All right? She's holding up a paper for—she wants to send me a letter here. [Laughter]

Well, look, let's be real clear about one important thing: This election is not a referendum, it's a choice. It's a choice between two vastly different visions for America.

I've said from the beginning that my objective when I ran was to build an economy from the bottom up and the middle out; an economy that rework—rewards work, not just wealth; an economy that works for everybody so poor folks have a chance, the middle class does better. And if they do that, the wealthy will still do very well. It's a fundamental shift in—that's what's working now.

Compared to the MAGA—mega MAGA, I call them—trickle-down economics that the Republicans offer these days. Folks, this ain't your father's Republican Party. This a different breed of cat.

Just look at the facts. When I took office, the economy was in ruins. My—this is not because of me; it's because of what I inherited. My predecessor was the first President since Herbert Hoover to lose jobs. He had fewer jobs when he left office than when he came to office. Last President that happened to was literally Herbert Hoover. And look, here's the deal: Unemployment was at 6.4 percent. Hundreds of thousands of small businesses had gone out of business, closed, bankrupt.

But today, we're in a better place: Ten million jobs created since I took office. A record in any administration. And over 700,000 manufacturing jobs with good pay.

Where is it written that we can't be the manufacturing capital of the world? I mean it. Think about it. Unemployment is down from 6.5 to 3.5 percent, the lowest in 50 years. Black, Latino, and Asian by—communities, unemployment is way down; 5.4 million Americans applied to start new businesses just since I've been in—5.4 million, the highest ever in American history.

Look, Putin's invasion of Ukraine sent gas prices soaring around the world. But because of the actions we've taken, gas prices are coming down here at home. They're down \$1.25. I just passed a gas station on the way: \$3.25 when it was 5 bucks when it took off this summer.

Ladies and gentleman, here's the deal: It's a difficult time. Americans across the country have stepped up and are doing the right thing, but not everyone. The oil industry is not doing the right thing. They haven't met their commitment to invest in America and support the American people.

One by one, major oil companies have reported their profits for the last two quarters, I mean profits so high it's hard to believe. Last week, Shell Oil announced that it made \$9.5 billion in profit in 3 months—the third quarter—

Audience members. Boo!

*The President.* ——9.5. That's almost twice as much as they made in the third quarter of last year. Exxon's third quarter profits were \$18.7 billion——

Audience members. Boo!

The President. ——nearly triple what Exxon made last year. The most it's made in its entire 152-year history. In the last 6 months, while the rest of the country is going through hell, six of the largest oil companies made more than \$100 billion in profits. A hundred billion dollars in less than 200 days. It's outrageous.

And these companies are taking the average profits they've been making by refining oil over the last 20 years. If they were doing that instead of the outrageous profits they're making today, it could pass on the rest of us—the consumers—the price of gas would be down another 50 cents. They're the facts. Instead, they're buying back their own stock because that's how the CEOs get paid. They're giving the profits to shareholders—outrageous profits—and the windfalls of war.

Yesterday I made it clear the industry has a choice: Either begin to invest in America or pay higher taxes on your excessive profits and face other restrictions.

You know, it's amazing. Even though my Republican friends in Congress seem to be hoping for a recession—the last week's GDP report came out. You know what it shows? The economy is, in fact, growing. In fact, the economy grew 2.6 percent last quarter. And although it may not feel that way, people's incomes went up the last quarter more than inflation.

Economic growth is up, price inflation is down, real incomes are up, and gas prices are down. But here's the best, most important thing to me: Exports—what we make and export from America—are up, meaning we're making things again here in America. And today—today—we're shipping products overseas instead of shipping jobs overseas, like we've been doing for much too long.

Audience members. U.S.A.! U.S.A.! U.S.A.!

The President. You've got it. There's nothing we can't do. And here's another thing: My—[inaudible]—my predecessor, he promised in—he promised to have an "Infrastructure Week." For 4 years, he promised infrastructure. It became a laugh line.

Well, guess what? We're creating "Infrastructure Decade." We're going to build America the way it should be built. Create once-in-a-generation investments in our Nation's roads, highways, bridges, railroads, ports, airports, water systems, high-speed internet.

And by the way, that includes a \$16 million grant to the Port of Miami, which I'm sure your Governor will take credit for it somewhere along the line—[laughter]—to expand and upgrade its

rail and cargo gates to make the port more efficient. Val Demings voted for it. Her opponent voted against it.

Audience members. Boo!

The President. And the American people are beginning to see the benefits of an economy that works for them. Families have more net worth than they did before the pandemic. Fewer families are behind on their mortgages, their credit card bills, than before the pandemic. And importantly, more Americans have health insurance than before the pandemic.

And you know, we pay the highest prescription drug prices of any country in the world. Same manufacturer, same drug, you buy it in Miami and you buy it in Paris, and it costs considerably less if you're buying it in Paris—buy the same exact drug, the same manufacturer.

And, ladies and gentlemen, so without a single Republican vote in Congress, guess what? We Democrats took on and beat Big Pharma for the first time. I've been trying for a year—we beat them. We flat beat Big Pharma. They spent millions of dollars trying to prevent it. I'm serious. I've been fighting these guys for a long time, man. Finally. Finally.

With every single Democrat vote—and by the way, you know what one of the results is? We're capping out-of-pocket costs for prescriptions for seniors to \$2,000 a year. Guess what? No matter whether they're paying \$10-, \$12-, \$14,000 a year, as they are for some cancer drugs, they are not going to have to pay a single penny more than \$2,000 a year. Period.

And by the way, one more thing. If Big Pharma continues to raise drug prices faster than inflation, guess what? They're going to have to write a check to Medicare to cover the difference. No, that's the law. That's the law.

And by the way, last year, Big Pharma raised the price of 1,200 drugs they manufactured faster than the rate of inflation, and they didn't do a damn thing to make the product better. Same exact product. We're going to put a stop to that, I promise you.

And one more significant change we just made: We're capping the cost of insulin for seniors on Medicare. You know how much it costs to make that insulin? The guy who invented it didn't patent it because he wanted it available for everybody. It costs \$10 to produce it. And you know what the average price they're paying for it? Four hundred dollars.

Well, guess what? They can't pay any more than—they can't get any more than \$35 now. Thirty—they'll make a good profit. No more—instead of paying \$400 a month.

Folks, this is going to be a lifesaver for people. And I'm going back to make sure it's \$35 a month for not just people on Medicare, but for every single American. I promise you, not a joke.

Audience member. Give them hell!

The President. I'm going to give them more than hell. [Laughter]

And on top of these actions, earlier this month, I—we lowered the cost of hearing aids. You know what? We made them available over the counter at places like Walgreens and Walmart, saving \$3,000 a pair—hear me?—for millions of Americans with hearing loss.

If I don't stop talking so loud, you all are going to have hearing loss. [Laughter]

And on top of that, I'm going to do away with hidden, unfair fees known as junk fees, like surprise banking overdraft. You overdraft, and you get another bill for 35 bucks—no more. Excessive credit card rate fees you didn't know about, at 50 bucks—no more.

And the Department of Transportation is working on rules to require airlines and travel sites to disclose all their fees up front. So when you're booking travel for the holidays, you know what

extra amount you're going to have to pay for things like sitting next to your kid or checking a bag or changing your ticket or even if you can't change your ticket without additional costs.

Folks, these add up. These are big numbers for people, and they don't know it's even coming.

While Republicans want to pass tax breaks for the wealthy and corporate America, we're passing tax credits to help the American people weatherize their homes. For real. To buy energyefficient appliances, get a tax credit, put solar panels on your home, help you buy an electric vehicle, weatherize your home, things that they say will save the average family another 500 bucks a year and help save the environment.

And one of these things I promised to do, because I understand the high cost of college: I took action to ease the burden of student debt for millions of working and middle class America. Over 90 percent who learn [earn]\* less than 75 grand, they're now given up to \$20,000 of relief on student debt—10 for most folks, another 10 if you had a Pell grant. It's a game changer.

I had to borrow to get to college. I had to work through college, like my sons and daughters did. We have—what have Republicans done about this? Well, guess what? They moaned and groaned about it, and they challenged it in court, which they're going to lose. And I'm not going to apologize for 1 second for helping working and middle class families recover and reduce their student debt so we can be—position to buy a home, start a business, and so much more.

And by the way, I usually don't do this, but take a look who's complaining: the same Republican officials who voted for the unpaid \$2 trillion tax giveaway that mainly benefited wealthy Americans and the biggest corporations. I don't want to hear it from MAGA Republicans who sit in Congress today.

And by the way, those same folks who are complaining in Congress, they had hundreds of thousands of dollars, even millions of dollars, in the pandemic relief forgiveness loans, but they took it. They didn't attack it. Working and middle class Americans and student debt relief.

For example, Marjorie Taylor Greene.

Audience members. Boo!

The President. Well, guess what? She took \$180,000 in business loan forgiven. One of your Congressmen right here in Florida, Vern Buchanan, said our plan was reckless. Guess how much he got: \$2.3 million for losses.

Audience members. Boo!

The President. Now, look, how in the heck can they complain about that when we're trying to give students a break to be able to get under—out from under college debt?

Look, folks, who in the hell do they think they are?

And by the way, I already heard from my colleagues today how Republicans want to make permanent the *Dobbs* decision denying a woman the right to choose.

Audience members. Boo!

The President. But I've got news for them. We're going to elect a couple more U.S. Senators who are Democrats, and we're going to codify Roe v. Wade and a woman's right to choose. Fact. And by the way, if somehow they were able to pass this, I will veto it—[applause]—the Republicans.

<sup>\*</sup> White House correction.

Look, you know, you can hear it from Republicans: "My God, that big-spending Democrat Biden. Man, he's taken us in debt." Well, guess what? I reduced the Federal deficit this year by 1 trillion, 400 billion dollars. One trillion 400 billion dollars. The most in all American history. No one has ever reduced the debt that much. We cut the Federal debt in half. And by the way, last year, I reduced the deficit by \$350 billion.

Well, I don't want to hear it. I don't want to hear—they're going to—look, and we're going to go further to reduce the deficit over the next decade by another \$250 billion. A big part of that is because corporations are finally having to pay a minimum tax. "Oh, and we're hurting them." Fifteen percent. You pay more than 15 percent.

But guess what? One more thing. On our watch, for the first time in 10 years, seniors are getting the biggest increase in Social Security checks, period. Their checks are going to go up and their Medicare premiums are going to go down at the same time.

And I promise you, I'll protect Social Security, I'll protect Medicare, I'll protect you.

And all of this is in stark contrast to the stated Republican agenda. They're all—all—after what Charlie and Val and—but their opponents are just the exact opposite of what they're for.

And by the way, if I can note for just a second: I made a promise to you that I'd make my administration and the Cabinet look like America.

Audience member. Thank you!

*The President.* I have more African Americans, more Hispanic Americans, more women than men—more women than men—in my Cabinet. Not a joke.

And guess what? I promised you I'd have a Black woman on the Supreme Court. She's on the Supreme Court! And she's smarter than the rest of them. Look, I have appointed more Black women to the appeals court——

Audience member. Woo!

The President. No, hear me out—[laughter]—more Black women to the appeals court of the Federal courts than every other President combined in American history. It's about time. It's about time.

Audience members. Let's go, Joe! Let's go, Joe! Let's go, Joe!

*The President.* And, folks, it goes across the board, for Hispanic Americans, Asian Pacific Islanders, all—look, we have to have—and I've been arguing this for a long time—we have to have my administration and this Government look like America—

Audience member. Yes!

*The President.* ——look like America. That's why we're so strong. That's why we're who we are.

And, folks, by the way, I might note parenthetically that more valedictorians in the major universities in America are women than men. That's a little thing.

I went to the same university as my sister. I graduated. She graduated with honors, you know? [Laughter] Oh, you think I'm kidding. I'm not. [Laughter]

Look, folks, Kevin McCarthy—he's the leader of the Republicans in the House of Representatives.

Audience members. Boo!

The President. Okay? The Republicans have their—you know, they're saying it out loud now. They're saying what their—they want to do. Thank God for small favors. [Laughter] And here's what they say. He says their number-one priority is to do the following: deny Medicare the right to negotiate drug prices.

Audience members. Boo!

*The President.* Oh, I'm—no, I'm serious. He wants to give the power back to Big Pharma so they can continue to rip us off with prescription drug prices. He wants to end the cap on prescription drug costs at \$2,000 for—on Medicare. Gone.

Thirty-five-dollar-a-month cap on insulin for seniors—gone. Savings on health care premiums of \$800 for millions of Americans on the Affordable Care Act—gone.

And of course, they still are determined to repeal the Affordable Care Act overall, which means that anyone with a preexisting condition would lose any access to health care.

Audience members. Boo!

The President. Folks, these protections are gone as well if Republicans get their way. And look, tax credits for lower energy bills—gone. And the corporate minimum tax of 15 percent I signed into law—gone. Under the Republican plan, many of the biggest corporations will go back to paying zero taxes.

Audience members. Boo!

*The President.* No, you think I'm making this up? It's a fact. In 2020, 55 of the Fortune 500 largest corporations made \$40 billion in profit, and they paid zero in Federal tax.

Audience members. Boo!

*The President.* That's their plan. It's reckless. It's irresponsible. It will make inflation worse, and it will badly hurt working class and middle class Americans.

But that's not all. They're coming after your Social Security and Medicare, and they're saying it out loud. Your great Senator, Rick Scott, here in Florida——

Audience members. Boo!

The President. ——he's in charge of electing Republicans to the Senate. He laid out their plan clearly. He put Social Security and Medicare on the chopping block every 5 years. This means——

Audience member. No!

*The President.* No, this is serious. Listen closely to this, because it's deadly earnest. It means every 5 years, Congress will vote to cut, reduce, or completely eliminate Social Security or Medicare. If they do nothing, it goes out of existence. Not a joke.

And then along came Ron Johnson of Wisconsin, the Senator. He wants to do Scott one better. The argument among the Republicans is: Should it be every 5 years or every single year? He thinks waiting 5 years is too long. He thinks Social Security and Medicare should be on the chopping block every single year. If Congress doesn't vote to keep it, it—the program goes away. This is not a joke. It's not just Social Security and Medicare. He wants to put veterans benefits, everything—everything in the Federal budget—on the line.

You know, to digress just a second, I lost my son not long ago. He was the attorney general. He was a major in the United States Army. He won the—[inaudible]—won the Bronze Star, the Conspicuous Service Medal. And because his hooch, where he lived in Baghdad, was next to a burn pit—just like those folks in 9/11, you know, that were exposed to all that toxic smoke—

well, guess what? They burned everything in those burn pits, from oil to human feces to all—everything. Everything.

And he breathed that in for a year, and he died. And more people are coming home with brain cancer, glioblastoma—it's a death sentence. He made it for 19 months when he got home, but that was it.

And guess what? We had a thing that was to make sure I made a commitment in my State of the Union that we'd take care of our veterans. The only truly—[applause]—and by the way, we have a lot of obligations, but it's the only truly sacred obligation we have: to equip those we send to war and care for them and their families when they come home.

And guess what? We had to fight like hell to get it passed, and not all Republicans voted for it. It provided for health care for those veterans who were going through it just like Agent Orange. And it also said those who died, their families could get financial help for that.

Well, ladies and gentlemen, this is what we're doing. And now they're saying—these guys—they're saying they're not going to cooperate. They're not going to cooperate if I don't agree to cut Social Security, Medicare, and other things. They're going to shut down the Government, they say.

At the end of the year—I know this is complicated stuff—but at the end of the year, every year, we have obligations of debt around the world. And we have—we've never missed a payment, never once. Not once. If we did, it would send the economy into a tailspin and a gigantic recession. Never once in all our history.

You know what they're telling me? Unless I vote to reduce the benefits of Medicare and Social Security, they're going to threaten to take the country bankrupt.

Audience members. Boo!

The President. No, no, think about this. I mean—no, no, just think how totally irresponsible this is. The last time that happened, remember, McConnell tried to do it when Barack was President and I was Vice President. I had negotiated with him until late New Year's Eve day—late that day—before we got to a place where he finally gave in and we didn't renege on the debt. But guess what happened? We came so close—remember, they reduced our standing—they reduced our credit standing in the world? And we had real problems.

Even just the threat makes the rest of the world look at us like, "What in God's name is that country doing?" So, folks, they're being completely, thoroughly, totally irresponsible. And here's the deal: Nothing—nothing—will create more chaos and more damage to the American economy than this.

And, folks—but their extremism isn't limited to social programs and the economy. They're coming after your right to vote and who gets to count the vote. No, for real. You've got three hundred or fifty-so election deniers on the ballot, on the Republican ticket. No, this is really deadly earnest, man.

Democracy is on the ballot this year, along with your right to choose and the right to privacy. The bottom line is this: If Republicans gain control the Congress and pass a nationwide ban on abortion, I'll veto it. But—[applause]—if Val Demings and more Senate Democrats get elected to keep control of the Senate and the House, we're going to codify *Roe* v. *Wade* in January. Make it the law of the land.

Look, let me close with this. You've been a very patient audience, especially standing there all this time.

It's been a rough 4 or 5 years for hard-working Americans. For a lot of families, things are still tough. When things like this happened when I was growing up—we weren't poor. My dad—his greatest regret: He didn't have a college education, but he was a sophisticated man who read well, and he was really informed. But we lived in a three-bedroom home with—a split-level home in a new development with four kids and a grandpop and mom and dad. So it wasn't—but when—so when prices went up, it affected us. We had discussions at the kitchen table. I mean, for real. We weren't poor, but we knew what it was like.

For—by the way, I was talking with one of my colleagues here today. And when they came out, I got a phone call from my wife when she was up trying to help Patrick Leahy way back, years ago, campaigning—or I was up doing that call for her. And she's a teacher, so I called her early in the morning. Like when your husbands and wives are away, you call your family.

And I called and said, "How are things going?" And she said, "Fine." [Laughter] I knew something was—she said, "Did you read today's paper?" And I said, "They don't get the Wilmington News Journal up here in Burlington, Vermont, honey." She said, "Headline, top of the fold: 'Biden Poorest Man in Congress.' Is that true?" [Laughter] I said, "I don't know what the hell"—but I was all those years, but I had a good salary. I was still making more than most people because I had a Senator's salary. I didn't think you were supposed to make money when you're in the Senate. I thought you were just supposed to take a salary.

But, folks, so like many of you, I come from a normal, middle class family. And guess what? We know what it's like when hard times hit. We get it.

And right now think about it. Look what we're doing on education for our kids. One of the reasons I came up with that \$5.6 billion for HBCUs is, we've got to make sure they have the same laboratories, the same research capacities as everybody else has, because they can do anything anybody else can do. They just don't have——

Audience members. Let's go, Joe! Let's go, Joe! Let's go, Joe!

The President. And, folks, one of the reasons why we led the world for so long, we were the first nation in the world to provide universal education, grades 1 through 12. Well, if anybody think if we were doing it for the first time now in the 20—21st century—going into the 20th—from the 20th century going into the second quarter of the 21st century, that we'd say 12 years is enough, do you think 12 years is enough going into 2030, '40, '50?

I don't think so. That's why we should have free early education at age 3. And that's why we should have 2 years of community college free. It makes—these things make us stronger.

So look, folks, there are bright spots where America is reasserting itself. We made enormous progress in just 20 months. We have so much more to do. Everything is at stake in just 7 days, God willing, for the State and this country that we love. So I call on Democrats and mainstream Republicans and Independents to come together. We can meet the moment together. I truly believe we're just getting started.

I've never been more optimistic about America's future than I am today. We just have to remember who we are. We're the United States of America. And there's nothing, nothing beyond our capacity. So vote. Get out the vote, and win! Vote, vote, vote!

May God bless you, and may God protect our troops. God love you all. I mean it. Let's go. Let's do it! No excuses. Thank you.

NOTE: The President spoke at 8:09 p.m. at Florida Memorial University. In his remarks, he referred to Florida Democratic Party organizer Macarena Iglesias; Gov. Ronald D. DeSantis of Florida; Reps. Deborah Wasserman Schultz, Frederica S. Wilson, and Sheila Cherfilus-

McCormick; former Presidents Donald J. Trump and Barack Obama; President Vladimir Vladimirovich Putin of Russia; Sens. Marco A. Rubio and Patrick J. Leahy; and Supreme Court Associate Justice Ketanji Brown Jackson. He also referred to his sister Valerie Owens Biden and brothers James B. and Francis W. Biden. The transcript was released by the Office of the Press Secretary on November 2.

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